



Order Filed on August 16, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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VW Credit Inc. dba Audi Financial Services

In Re:
Sam A Bhatia

Debtors.

Case No.: 16-31404 KCF

Adv. No.:

Hearing Date: 5/24/2017 @9:00am

Judge: Kathryn C. Ferguson

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: August 16, 2017


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

(Page 2)

Debtor: Sam A Bhatia

Case No: 16-31404 KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, VW Credit Inc. dba Audi Financial Services, Denise Carlon appearing, upon a motion to vacate the automatic stay as to a 2014 Audi A4, VIN: WAUFFAFL5EN005167, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Christopher J. Balala, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 24, 2017, Debtors are due for the installments due January 2017 through April 2017 for a total default of \$1,434.92 (4 x \$704.82 less suspense \$679.54); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,139.74 will be paid by Debtors, in addition to the regular installment payment, remitting \$356.62 per month for five months and \$356.64 for one month which additional payments shall begin on May 30, 2017 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular installment payments are to resume May 30, 2017, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.